

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MARK CHARLES KAUFMANN  
ERIN LYNNE KAUFMANN  
Debtor(s)

Case No. 15-22867GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2015.
- 2) The plan was confirmed on 11/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/04/2016, 10/04/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/26/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$75,107.00.
- 10) Amount of unsecured claims discharged without payment: \$51,362.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$150,122.64  
Less amount refunded to debtor \$4,161.72

**NET RECEIPTS: \$145,960.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,574.76  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$9,574.76**

Attorney fees paid and disclosed by debtor: \$690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFSA DATA CORP/ACS**++	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**++	Unsecured	0.00	NA	NA	0.00	0.00
AFSA DATA CORP/ACS**++	Unsecured	0.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	615.00	615.24	615.24	24.76	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,096.00	2,095.68	2,095.68	84.32	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	8,944.00	8,944.05	8,944.05	359.85	0.00
CAPITAL ONE NA**	Unsecured	2,642.00	2,642.42	2,642.42	106.31	0.00
CAVALRY INVESTMENTS LLC - ASSI	Unsecured	NA	1,656.08	1,656.08	66.63	0.00
DEBORAH BROOKS	Unsecured	1,000.00	NA	NA	0.00	0.00
DR KEITH GJEBRE	Unsecured	128.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	3,740.00	3,740.50	3,740.50	150.50	0.00
ECMC(*)	Unsecured	103,395.00	101,826.95	101,826.95	4,096.86	0.00
ECMC(*)	Unsecured	11,618.00	11,719.52	11,719.52	471.51	0.00
EXCELA HEALTH WESTMORELAND	Unsecured	160.00	NA	NA	0.00	0.00
FAMILY DENTISTRY	Unsecured	165.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,576.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	769.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	1,086.00	NA	NA	0.00	0.00
LIFE CARE MEDICAL ASSOC++	Unsecured	197.00	NA	NA	0.00	0.00
MEDEXPRESS	Unsecured	262.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,582.00	1,581.70	1,581.70	63.64	0.00
MILSTEIN MEDICAL GROUP INC	Unsecured	102.00	NA	NA	0.00	0.00
MOUNT PLEASANT EMERGENCY SV	Unsecured	882.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	210,279.00	212,775.80	0.00	104,924.84	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	3,524.26	3,524.26	3,524.26	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	9,465.00	9,408.57	9,408.57	378.54	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,380.00	2,748.05	2,748.05	110.56	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,070.00	2,340.66	2,340.66	94.17	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,480.00	1,480.36	1,480.36	59.56	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,567.00	3,567.38	3,567.38	143.53	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Secured	14,185.00	12,887.09	12,887.09	12,887.09	1,735.59
PRA RECEIVABLES MANAGEMENT I	Secured	6,559.00	5,314.85	5,314.85	5,314.85	265.39
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,776.00	2,775.77	2,775.77	111.68	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,612.00	1,612.40	1,612.40	64.87	0.00
STUDENT ASSISTANCE FOUNDATIO	Unsecured	0.00	NA	NA	0.00	0.00
SUKHDEV S GROVER MD ASSOCIAT	Unsecured	197.00	NA	NA	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	33,364.00	16,951.02	16,951.02	682.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	NA	4,380.38	4,380.38	176.24	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	NA	12,144.28	12,144.28	488.61	0.00
WESTMORELAND EMERGENCY MEI	Unsecured	148.00	NA	NA	0.00	0.00
WESTMORELAND HOSPITAL	Unsecured	407.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	894.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$104,924.84	\$0.00
Mortgage Arrearage	\$3,524.26	\$3,524.26	\$0.00
Debt Secured by Vehicle	\$18,201.94	\$18,201.94	\$2,000.98
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,726.20</b>	<b>\$126,651.04</b>	<b>\$2,000.98</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$192,231.01</b>	<b>\$7,734.14</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,574.76</u>	
Disbursements to Creditors	<u>\$136,386.16</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$145,960.92</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.